EL6596477255US

-39-

Attorney Docket No. 21822-005C

WHAT IS CLAIMED IS:

1. A method for providing funding to an individual by an investor comprising:

communicating a request for funding for an individual to an investor;

associating said request for funding with a cost for a share in said individual, wherein a purchaser of said share receives an economic return comprising a percentage of said Seller's income

offering said share for sale;

purchasing said share by a purchaser at a purchase price.

- 2. The method according to claim 1, wherein offering said share for sale comprises auctioning said share, and wherein purchasing said share comprises submitting a highest purchase price.
- 3. The method according to claim 2, wherein said highest purchase price comprises a monetary amount equal to at least said cost of said share.
- 4. The method according to claim 1, wherein said purchase price comprises said cost of said share and a mentoring capability of said purchaser.
- 5. The method according to claim 1, wherein said individual's income comprises individual's potential future income.
- 6. The method according to claim 1, wherein said percentage is variable.
- 7. The method according to claim 1, wherein said percentage comprises approximately 0.

August 15, 2001

EL6596477255US

8. The method according to claim 1, wherein said funding request comprises at least one of college tuition, forming a business, and/or developing an idea.

Attorney Docket No. 21822-005C

- 9. The method for providing funding according to claim 1, wherein said funding request is associated with a plurality of shares, each said share being associated with a portion of said funding and a portion of said percentage of said individual's potential future income.
- 10. The method for providing funding according to claim 1, wherein said funding request is associated with a plurality of shares, each said share being associated with an equal portion of said funding and an equal portion of said percentage of said individual's potential future income.
- 11. The method according to claim 1, wherein said percentage is greater than 0 and less than about 50.
- 12. The method according to claim 1, wherein said percentage is greater than 0 and less than about 25.
- 13. The method according to claim 1, wherein said percentage is greater than 0 and less than about 10.
- 14. The method according to claim 1, wherein said purchaser comprises a purchasing group comprising a plurality of individual purchasers.
- 15. The method according to claim 1, wherein said percentage return is directed toward a second entity apart from said purchaser.
- 16. The method according to claim 15, wherein said second entity is a charitable organization.
- 17. The method according to claim 15, wherein said second entity is a non-profit

EL6596477255US

Attorney Docket No. 21822-005C

organization.

18. A method for buying and selling a share in an individual, comprising

communicating an offer for sale of a share in an individual for a first price by an owner of said share, wherein ownership of said share confers a percentage of said individual's income;

submitting at least one bid on said share by at least one purchaser, wherein said bid comprises a second price;

communicating an acceptance of said bid at said second price, wherein ownership of said share is transferred to said purchaser.

- 19. The method according to claim 18, wherein said second price is less than said first price.
- 20. The method according to claim 18, wherein said second price is substantially equal to said first price.
- 21. The method according to claim 18, wherein said second price is greater than said first price.
- 22. The method according to claim 18, further comprising placing a plurality of bids on said share.
- 23. The method according to claim 18, further comprising placing a plurality of bids on said share, wherein each bid is associated with a particular purchaser.
- 24. The method according to claim 22, wherein said plurality of bids are placed over a predetermined period of time.
- 25. The method according to claims 22, wherein said share is awarded to the purchaser

[1]

Three this

Harte stant

Žij,

EL6596477255US

Attorney Docket No. 21822-005C

placing the highest bid.

- 26. The method according to claim 23, wherein said plurality of bids are placed over a predetermined period of time.
- 27. The method according to claims 23, wherein said share is awarded to the purchaser placing the highest bid.
- 28. The method according to claim 22, wherein said highest bid comprises a bid having the highest offered price and greatest amount of mentoring.
- 29. The method according to claim 23, wherein said highest bid comprises a bid having the highest offered price and greatest amount of mentoring.
- 30. Computer readable media including computer code comprising instructions for performing a method for providing funding to an individual by an investor comprising:

communicating a request for funding for an individual to an investor;

associating said request for funding with a cost for a share in said individual, wherein a purchaser of said share receives an economic return comprising a percentage of said Seller's income

offering said share for sale;

purchasing said share by a purchaser at a purchase price, wherein said purchase price comprises said cost of said share.

31. Computer readable media including computer code comprising instructions for performing a method for buying and selling a share in an individual, comprising

communicating an offer for sale of a share in an individual for a first price by an

owner of said share, wherein ownership of said share confers a percentage of said individual's income;

-43-

submitting at least one bid on said share by at least one purchaser, wherein said bid comprises a second price;

communicating an acceptance of said bid at said second price, wherein ownership of said share is transferred to said purchaser.

## 32. A computer system comprising:

storage means for storing data; and

a processor programmed to performing a method for buying and selling a share in an individual, comprising:

communicating a request for funding for an individual to an investor;

associating said request for funding with a cost for a share in said individual, wherein a purchaser of said share receives an economic return comprising a percentage of said Seller's income

offering said share for sale;

purchasing said share by a purchaser at a purchase price, wherein said purchase price comprises said cost of said share.

## 33. A computer system comprising:

storage means for storing data; and

a processor programmed to perform a method for providing funding to an individual

EL6596477255US

-44-

by an investor comprising:

communicating an offer for sale of a share in an individual for a first price by an owner of said share, wherein ownership of said share confers a percentage of said individual's income;

Attorney Docket No. 21822-005C

submitting at least one bid on said share by at least one purchaser, wherein said bid comprises a second price;

communicating an acceptance of said bid at said second price, wherein ownership of said share is transferred to said purchaser.

34. A method for selling shares in a marketplace, said shares comprising an interest in a future potential income of an individual, said method comprising:

communicating an availability of a share for purchase to an investor for a minimum price and a mentoring capability;

selling said share to an investor offering at least said minimum price and offering the highest mentoring ability.

35. A method for providing personal funding opportunities to Sellers comprising:

registering a plurality of requests for capital in a database, wherein said request comprises a monetary amount and reasons for such request, and wherein each request being associated with a particular Seller;

associating each said request with an economic return to an investor providing said capital to said Seller, wherein said economic return comprises a percentage of said Seller's income;

providing a first Seller with said respective requested capital by a first investor;

Express Mail No.:

EL6596477255US

-45-

Attorney Docket No. 21822-005C

wherein said first investor also provides said first Seller with mentoring.

36. A method for obtaining personal funding in exchange for a rate of return in an individual's potential future income comprising:

registering a plurality of offers for providing funding in a database, wherein each said offer comprises a monetary amount, and wherein each offer being associated with a particular investor;

bidding on said offers by an individual seeking funding, wherein a bid comprises an offer for a percentage of said individual's potential future income;

awarding said funding to a first individual who bids a highest percentage of potential future income.